IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: Confirmation No.: 7209

Meadow et al. Art Unit: 3692

Appl. No.: 09/901,124 Examiner: Nguyen, Nga B.

Filed: July 10, 2001 Atty. Docket: 2222.4960001

For: Check Authorization System and

Method

Amendment and Reply Under 37 C.F.R. § 1.111

Mail Stop Amendment

Commissioner for Patents PO Box 1450 Alexandria, VA 22313-1450

Sir:

In reply to the Office Action dated July 20, 2009, Applicants submit the following Amendment and Remarks.

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks and Arguments begin on page 9 of this paper.

It is not believed that extensions of time or fees for net addition of claims are required beyond those that may otherwise be provided for in documents accompanying this paper. However, if additional extensions of time are necessary to prevent abandonment of this application, then such extensions of time are hereby petitioned under 37 C.F.R. § 1.136(a), and any fees required therefor (including fees for net addition of claims) are hereby authorized to be charged to our Deposit Account No. 19-0036.